VERMONT

SBA DECLARATION #R104 -- MILITARY RESERVIST ECONOMIC INJURY DISASTER LOAN PROGRAM

Small businesses employing military reservists may apply for economic injury disaster loans if those employees are called up to active duty during a period of military conflict existing on or after March 24, 1999 and those employees are essential to the success of the small business daily operations. The filing period for small businesses to apply for economic injury loan assistance under the Military Reservist Economic Injury Disaster Loan Program (MREIDL) begins the date the essential employee is ordered to active duty and ends on the date 90 days after the essential employee is discharged or released from active duty.

For further information call SBA at 1-800-659-2955.

SBA DECLARATION #9Z72 — WET WEATHER CONDITIONS

Small, non-farm, agriculture dependent businesses and small agricultural cooperatives in various counties in Massachusetts, Connecticut, New Hampshire, Rhode Island and Vermont are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from damage caused by wet weather conditions that occurred from May 1 through October 31, 2003. The declaration designates Berkshire, Bristol, Franklin, Hampden, Hampshire, Norfolk and Plymouth in the Commonwealth of Massachusetts as the primary disaster area. The contiguous counties of Barnstable, Middlesex, Suffolk and Worchester in the Commonwealth of Massachusetts; Hartford and Tolland in the State of Connecticut; Cheshire in the State of New Hampshire; Bristol, Newport and Providence in the State of Rhode Island; and Windham in the State of Vermont are also eligible for assistance.

The deadline for filing EIDLs is November 9, 2004.

For further information, please call 1-800-659-2955.

SBA DECLARATION #9Z18 -- SEVERE WEATHER CONDITIONS

Small, non-farm, agriculture dependent businesses and small agricultural cooperatives in various counties in New York, Connecticut, Massachusetts, Pennsylvania and Vermont are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from damage caused by severe weather conditions that occurred from April 1, 2003 and continuing as determined by the Secretary of Agriculture. The declaration designates Allegany, Cayuga, Columbia, Dutchess, Greene, Herkimer, Jefferson, Lewis, Madison, Niagara, Onondaga, Orange, Oswego, Rensselaer, Saratoga, Schuyler, Seneca, St. Lawrence, Suffolk, Tompkins, Ulster and Wayne counties in the State of New York as the primary disaster area. The contiguous counties of Albany, Cattaraugus, Chenango, Chemung, Cortland, Delaware, Erie, Franklin, Fulton, Genesee, Hamilton, Livingston, Monroe, Montgomery, Nassau, Oneida, Ontario, Orleans, Otsego, Putnam, Rockland, Schenectady, Steuben, Sullivan, Tioga, Warren, Washington, Wyoming and Yates in the State of New York;

Fairfield, Litchfield, Middlesex, New Haven and New London in the State of Connecticut; Berkshire in the Commonwealth of Massachusetts; McKean, Pike and Potter in the Commonwealth of Pennsylvania; and Bennington in the State of Vermont are also eligible for assistance.

The deadline for filing EIDLs is September 9, 2004.

For further information, please call 1-800-659-2955.